

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Robert Lee Hudson, Jr.
Melzina Lee Hudson
Debtor(s)

Case No. 15 B 03495

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/03/2015.
- 2) The plan was confirmed on 05/11/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/11/2015, 03/29/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 05/24/2018.
- 6) Number of months from filing to last payment: 40.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$17,724.97.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$24,483.00
Less amount refunded to debtor	\$918.19

NET RECEIPTS: \$23,564.81

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,810.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$961.11
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,771.11

Attorney fees paid and disclosed by debtor: \$1,190.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Becket & Lee	Unsecured	257.00	287.88	287.88	111.77	0.00
CashNetUSA	Unsecured	550.00	643.07	643.07	249.67	0.00
Chase	Unsecured	481.00	NA	NA	0.00	0.00
City of Chicago Department of Finance	Secured	700.00	766.88	700.00	700.00	92.84
City of Chicago Department of Finance	Unsecured	0.00	66.88	66.88	25.97	0.00
Doubleday BOOK CLUB	Unsecured	64.00	NA	NA	0.00	0.00
ECast Settlement Corp	Unsecured	2,550.00	2,511.40	2,511.40	975.05	0.00
Educational Credit Management Corp	Unsecured	0.00	12,786.58	12,786.58	4,964.39	0.00
Gettington	Unsecured	591.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	450.00	25.00	25.00	25.00	0.00
Internal Revenue Service	Unsecured	439.00	435.98	435.98	169.27	0.00
IRS Non-Priority	Unsecured	439.00	NA	NA	0.00	0.00
Nationstar Mortgage LLC	Secured	16,721.76	7,949.92	7,949.92	7,949.92	0.00
Nationstar Mortgage LLC	Secured	263,200.00	272,646.52	272,646.52	0.00	0.00
Portfolio Recovery Associates	Unsecured	710.00	823.74	823.74	319.82	0.00
Portfolio Recovery Associates	Unsecured	271.00	302.29	302.29	117.36	0.00
Portfolio Recovery Associates	Unsecured	650.00	572.13	572.13	222.13	0.00
Quantum3 Group	Unsecured	0.00	1,046.82	1,046.82	406.43	0.00
Quantum3 Group	Unsecured	168.00	171.71	171.71	66.67	0.00
Quantum3 Group	Unsecured	188.00	131.25	131.25	50.96	0.00
Quantum3 Group	Unsecured	376.00	382.23	382.23	148.40	0.00
Quantum3 Group	Unsecured	131.00	191.71	191.71	74.43	0.00
Quantum3 Group	Unsecured	400.00	402.24	402.24	156.17	0.00
Quantum3 Group	Unsecured	637.00	1,284.99	1,284.99	498.90	0.00
Quantum3 Group	Unsecured	565.00	817.05	817.05	317.22	0.00
Resurgent Capital Services	Unsecured	532.00	569.47	569.47	221.10	0.00
Sage Telecom	Unsecured	97.00	NA	NA	0.00	0.00
Springleaf Financial Services	Unsecured	NA	877.97	877.97	340.87	0.00
Springleaf Financial Services	Secured	1,216.00	2,093.97	1,216.00	1,216.00	35.80
TD Bank USA NA	Unsecured	741.00	869.44	869.44	337.56	0.00
The Bureaus Inc	Unsecured	73.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US Dept. of Ed./GSL/ATL	Unsecured	10,000.00	NA	NA	0.00	0.00
Webbank-Fingerhut	Unsecured	1,250.00	1,284.99	1,284.99	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$272,646.52	\$0.00	\$0.00
Mortgage Arrearage	\$7,949.92	\$7,949.92	\$0.00
Debt Secured by Vehicle	\$1,216.00	\$1,216.00	\$35.80
All Other Secured	\$700.00	\$700.00	\$92.84
TOTAL SECURED:	\$282,512.44	\$9,865.92	\$128.64
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$25.00	\$25.00	\$0.00
TOTAL PRIORITY:	\$25.00	\$25.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$26,459.82	\$9,774.14	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,771.11</u>
Disbursements to Creditors	<u>\$19,793.70</u>
TOTAL DISBURSEMENTS :	<u>\$23,564.81</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/24/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.